

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CLARA SIMMONS

Debtor(s)

Case No. 09-01839

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/22/2009.
- 2) The plan was confirmed on 03/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/27/2012.
- 5) The case was dismissed on 11/21/2012.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,252.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$27,300.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$27,300.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,491.50  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,599.30  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,090.80**

Attorney fees paid and disclosed by debtor: \$8.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	730.00	747.90	747.90	0.00	0.00
ASSOCIATES FINANCIAL	Unsecured	1,251.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	438.00	471.58	471.58	0.00	0.00
CHASE AUTO FINANCE	Unsecured	9,778.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Secured	16,525.00	25,979.20	25,979.20	20,279.52	1,929.68
CHASE BANK USA	Unsecured	172.00	204.01	204.01	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	789.00	908.30	908.30	0.00	0.00
EAST BAY FUNDING	Unsecured	396.00	998.40	998.40	0.00	0.00
EAST BAY FUNDING	Unsecured	998.00	727.06	727.06	0.00	0.00
EAST BAY FUNDING	Unsecured	766.00	800.39	800.39	0.00	0.00
EAST BAY FUNDING	Unsecured	294.00	344.34	344.34	0.00	0.00
EAST BAY FUNDING	Unsecured	572.00	950.90	950.90	0.00	0.00
EAST BAY FUNDING	Unsecured	1,774.00	1,955.66	1,955.66	0.00	0.00
EAST BAY FUNDING	Unsecured	163.00	195.37	195.37	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	505.00	447.83	447.83	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	982.00	2,177.45	2,177.45	0.00	0.00
FINANCIAL FREEDOM	Secured	103,740.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Unsecured	2,482.00	2,562.06	2,562.06	0.00	0.00
HSBC BANK NEVADA	Unsecured	NA	397.60	397.60	0.00	0.00
HSBC BANK NEVADA	Unsecured	234.00	203.38	203.38	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,550.00	0.00	1,605.38	0.00	0.00
NBGL CARSONS	Unsecured	419.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	770.00	809.94	809.94	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	214.00	604.04	604.04	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,301.00	1,919.63	1,919.63	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,682.00	6,684.17	6,684.17	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	681.00	662.82	662.82	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	708.00	825.32	825.32	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	161.00	194.93	194.93	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	529.00	582.33	582.33	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,979.20	\$20,279.52	\$1,929.68
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$25,979.20</b>	<b>\$20,279.52</b>	<b>\$1,929.68</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$27,980.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,090.80</u>
Disbursements to Creditors	<u>\$22,209.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$27,300.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/19/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.